

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-21518-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric J Cloyd  
1018 Prospect Street  
Trenton, NJ 08638

Social Security No.:  
xxx-xx-5202

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 2/14/24  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 19, 2024  
JAN: llb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Eric J Cloyd  
Debtor

Case No. 23-21518-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 19, 2024

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	+ Eric J Cloyd, 1018 Prospect Street, Trenton, NJ 08638-4814
520109724	+ Tanesha Cloyd, 870 Lamberton Street, Trenton, NJ 08611-3410
520109372	+ Trenton Sewer Utility, 1502 Lamberton Street, Trenton, NJ 08611-3518
520109373	+ Trenton Tax Collector, 319 E. State Street, Trenton, NJ 08608-1809
520109374	+ Trenton Water Works, 333 Cortland Street, Trenton, NJ 08638-3415

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 19 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520109346	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 21:13:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520119004	+ Email/PDF: ebn_ais@aisinfo.com	Jan 19 2024 21:31:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520109347	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 21:55:40	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520109348	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2024 21:14:20	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520109349	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 19 2024 21:13:56	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520109350	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 19 2024 21:42:01	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
520109361	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2024 21:13:45	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520109351	+ Email/Text: electronicbkydocs@nelnet.net	Jan 19 2024 21:12:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
520114611	Email/Text: mrdiscen@discover.com	Jan 19 2024 21:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520109352	+ Email/Text: mrdiscen@discover.com	Jan 19 2024 21:09:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520109353	Email/Text: bankruptcycourts@equifax.com	Jan 19 2024 21:11:00	Equifax, Attn: Bankruptcy, P.O Box 740241, Atlanta, GA 30374
520109354	^ MEBN		

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		Jan 19 2024 21:03:52	Experian, Attn: Bankruptcy, P.O. Box 4500, Allen, TX 75013-1311
520133527	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2024 21:12:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
520109355	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2024 21:12:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
520109357	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 19 2024 21:11:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520109358	+ Email/Text: bankruptcy@rubinrothman.com	Jan 19 2024 21:10:00	Keith Jeffrey Golub, Rubin & Rothman, LLC, 1787 Verterans Memorial Hwy., Islandia, NY 11749-1500
520109359	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 19 2024 21:12:00	KeyBank, Attn: Bankruptcy, Key Tower 127 Public Square, Cleveland, OH 44114-1226
520109360	+ Email/Text: EBNBKNOT@ford.com	Jan 19 2024 21:12:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
520109362	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2024 21:12:00	Midland Credit Managment, 320 E. Big Beaver Suite 300, Troy, MI 48083-1271
520109363	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2024 21:12:00	Midland Credit Managment, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
520109364	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 19 2024 21:41:58	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520109365	+ Email/Text: netcreditbnc@enova.com	Jan 19 2024 21:12:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520109367	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2024 21:14:02	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520109356	Email/Text: signed.order@pfwattorneys.com	Jan 19 2024 21:10:00	Ian Zev Winograd, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-9944
520109368	^ MEBN	Jan 19 2024 21:05:53	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
520109366	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 19 2024 21:10:00	New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, Trenton, NJ 08695-0267
520134177	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 19 2024 21:10:00	State of New Jersey, Division of Taxation-Bankruptcy Unit, PO Box 245, Trenton, NJ 08695
520109369	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 21:14:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520109370	+ Email/Text: documentfiling@lciinc.com	Jan 19 2024 21:09:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
520109371	^ MEBN	Jan 19 2024 21:04:03	TransUnion, Attn: Bankruptcy, P.O. Box 2000, Chester, PA 19016-2000
520109375	Email/Text: bknotice@upgrade.com	Jan 19 2024 21:09:00	Upgrade, 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
520109376	Email/Text: bankruptcies@uplift.com	Jan 19 2024 21:09:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
520114203	+ Email/Text: electronicbkydocs@nelnet.net	Jan 19 2024 21:12:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
520109378	+ Email/Text: bkelectronicntices@usaa.com	Jan 19 2024 21:09:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
520109377	+ Email/Text: LCI@upstart.com	Jan 19 2024 21:10:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po

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520115909

^ MEBN

Box 1503, San Carlos, CA 94070-7503

Jan 19 2024 21:06:30

Upstart Network, Inc, PO BOX 1931, Burlingame,  
CA 94011-1931

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520117600		KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Carrie J. Boyle	on behalf of Debtor Eric J Cloyd cboyle@b-vlaw.com tking@b-vlaw.com;lgrigley@b-vlaw.com;carrie.boyle@comcast.net;jpryor@b-vlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4